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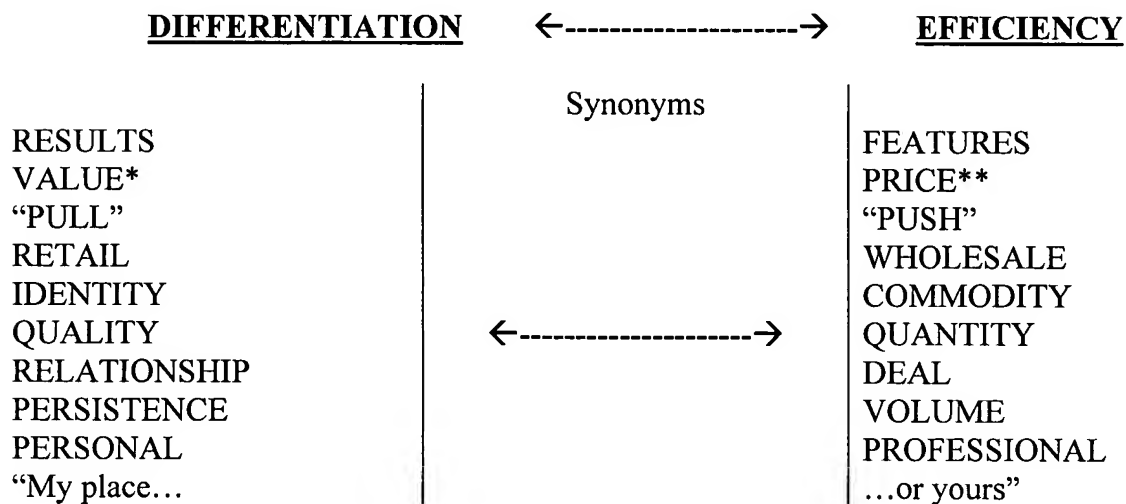
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FIG. 1

PowerView™ Strategic Analysis

“STRATEGIC SYNONYMS”: Strategic Analysis for Real People

The Strategic Objective in PowerView is a complicated derivation of tactical analysis. To quickly get a “feel” for it’s position, consultants have conversations with members of management and they listen for these (opposing) terms. They, and now you, can quickly get a pretty good idea of the Objective, and of the Focus, too.



As an example, instituting a volume-based incentive compensation system weakens a “Differentiation” strategy; employees should instead be rewarded for client retention (persistence).

**Better*

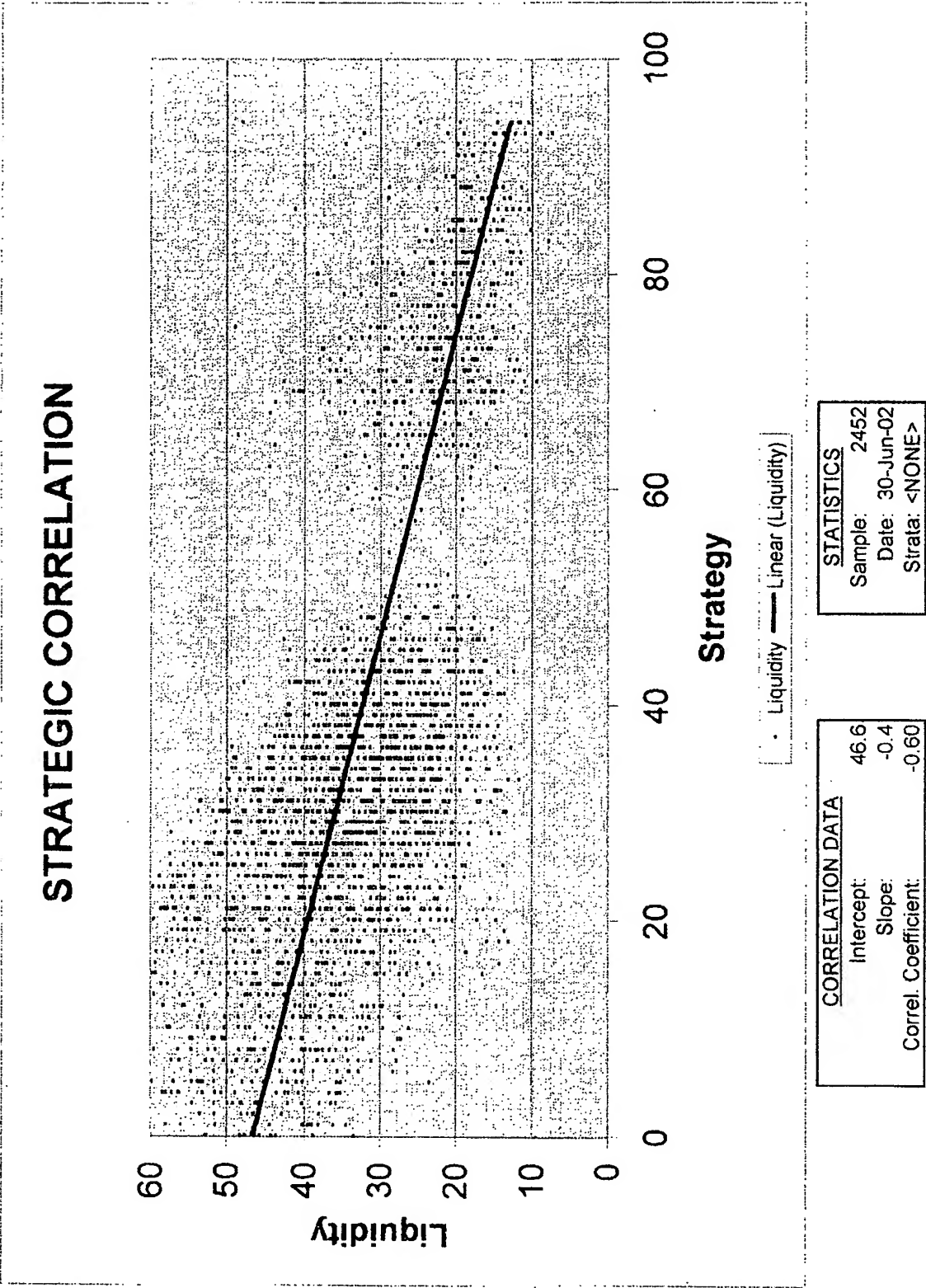
***as good, but Cheaper*

FIG. 2

STRATEGIC SURVEY Identify the optimal Strategic Index for your Institution. <small>©2002 PQMR Research</small>		By marking one box on each line, indicate the direction your business should go to achieve long-term success.				So, our Strategic "Keyword" is:		Prospective clients choose us over our competitors because.....
		Strongly Agree	Agree	Disagree	Strongly Disagree			
Prospective clients choose us over our competitors because.....						So, our Strategic "Keyword" is:		Prospective clients choose us over our competitors because.....
Our products are very flexible.						Results		We help clients achieve their goals.
Our prices can't be beaten, for what we offer.						Value		Our clients always get their money's worth.
We aggressively advertise our benefits.						"PUSH"		Our professionals take our products to the market.
The market knows we are strong and trustworthy.						Commodity		The market is familiar with our products' benefits.
We meet each client's special needs.						Relationship		"Once a client, always a client."
We measure and reward repeat business.						Volume		We are a deal-oriented institution.
We take care of clients as friends.						Professional		Our clients "hire" us, like a lawyer or doctor.
Our important business is done outside our offices.						Inside		Our facilities are a key part of our marketing.
Our strength is a valuable asset to our clients.						Business		We are a reliable partner in our clients' success.
We focus on one-on-one business development.						Marketing		We have a broad market communication strategy.
We diversify to control risk.						Skilled		We are skilled at managing risks, one at a time.
We are able to design a product for each client.						Design		Our product line is complete, and "cutting edge".

PQMR

FIG. 3



PQMR's POWERVIEW

Example Bank 1

3Q2002*

<Focus (52)

Vol. Liab./Inv.

Liab. Cost Vol.

Liab. Cost

(Port. Mkt. Risk)

Acct. IRR

(Liquidity)

Risk vs. Capacity

Cost vs. Equity

Value

Price

Strategic Market Position

Indicates Strategic Support

Change from Base Period*

Indicates Variance from Strategy

(Liquidity) 0 Indicates reciprocal scale

* Base Period changes from Last Period to Current Period in "what-if" scenario ("?" in Date field). Focus box "shadow" shows Strategic Drift, or strategic impact of "what-if" changes.

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FIG. 4

FIG. 5

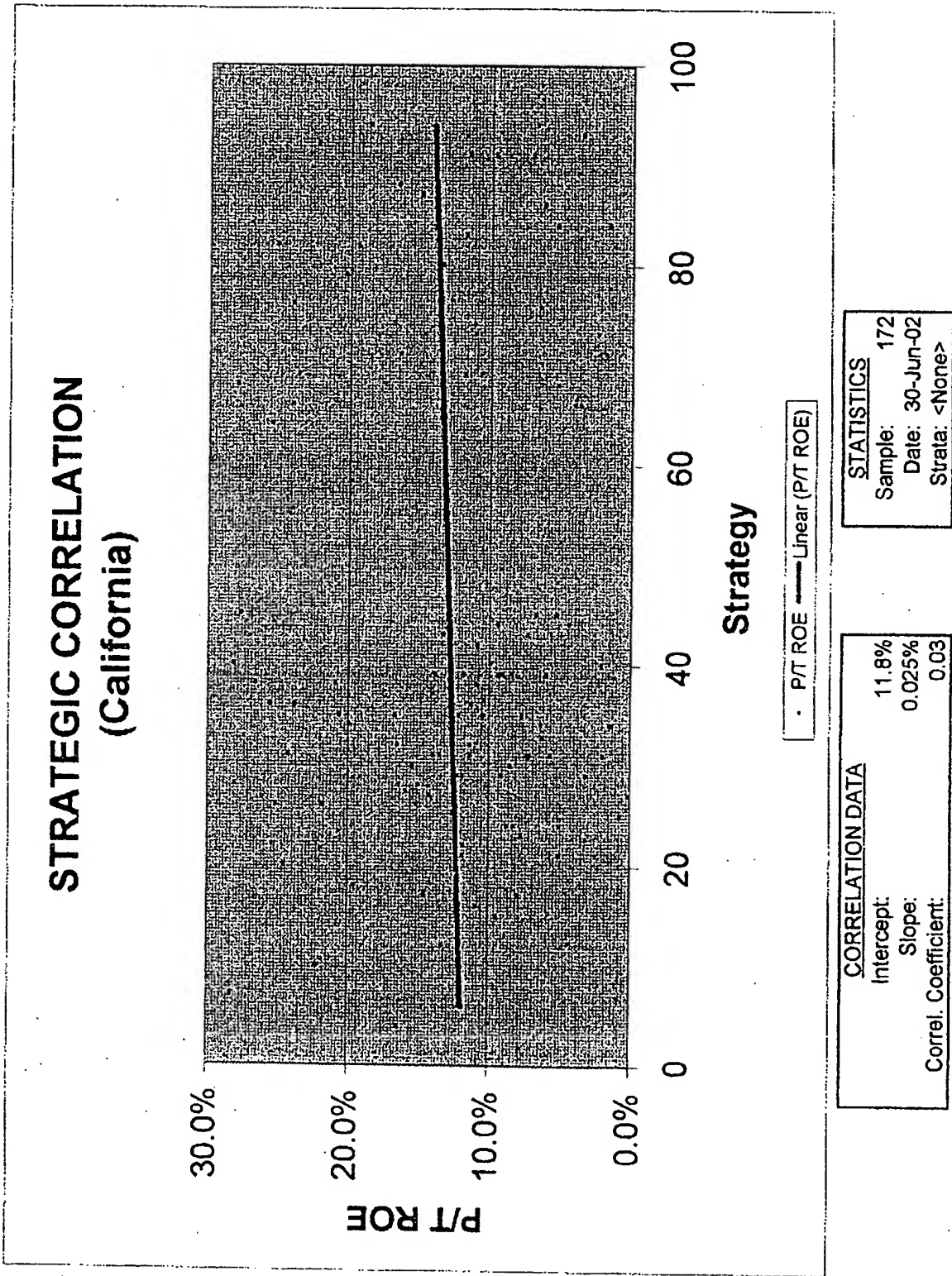


FIG. 6

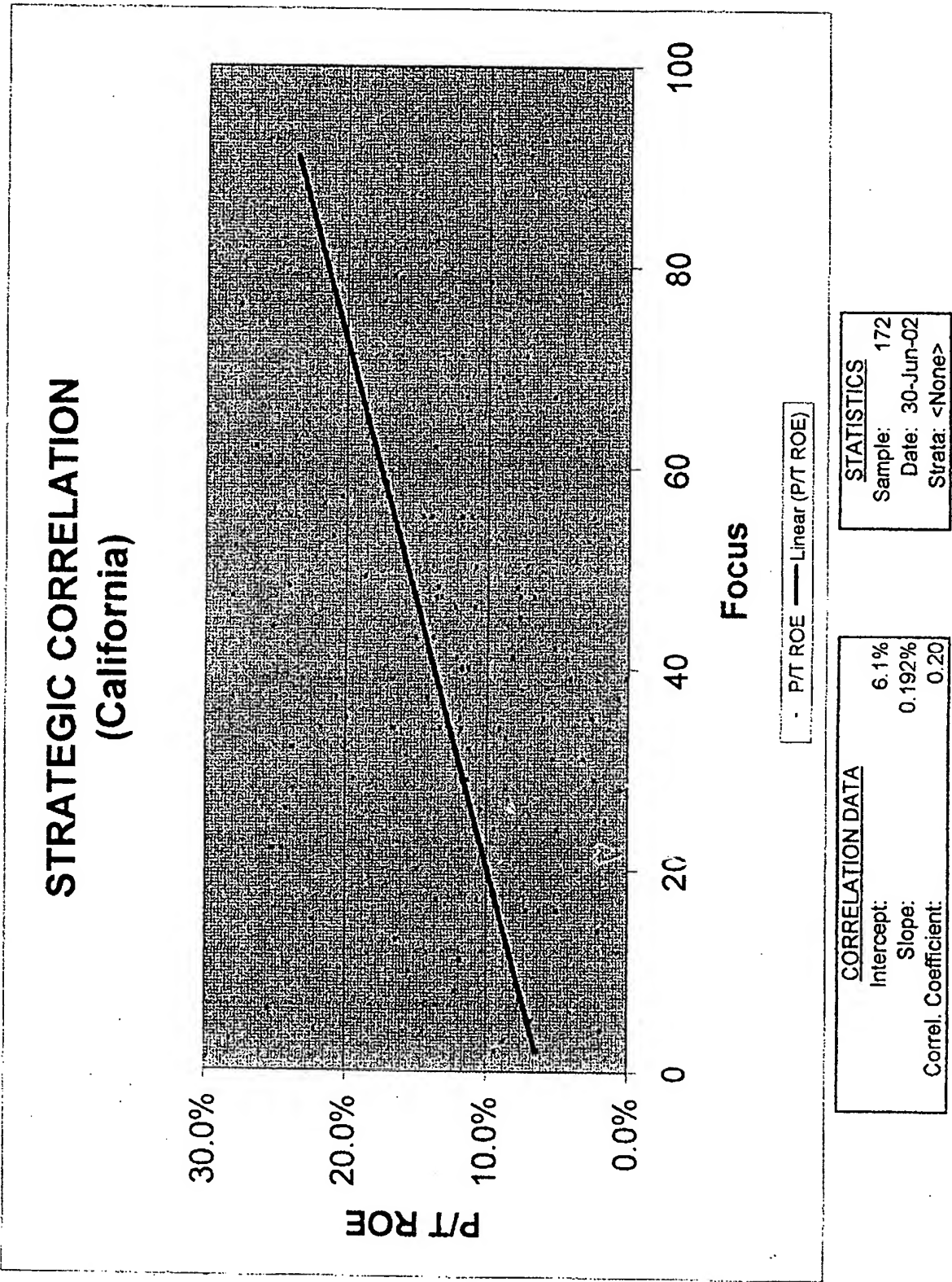


FIG. 7

	Variable	FR<3m	3m<FR<12m	Total	
<u>Cash & DFB (demand)</u>				18,165	<u>AFS</u>
CHANGE					CHANGE
NET				18,165	NET
<u>Interest-bearing Deposits</u>		0		0	<u>HTM</u>
CHANGE					CHANGE
NET		0		0	NET
<u>Investments - AFS</u>	6,000	2,963	10,889	87,073	
CHANGE	15,000	5,000	10,000	45,000	
NET	21,000	7,963	20,889	132,073	
<u>Investments - HTM</u>		0	0	0	
CHANGE					
NET		0	0	0	
<u>Loans</u>	146,087	97,681	21,930	281,919	
CHANGE	50,000	30,000	5,000	100,000	
NET	196,087	127,681	26,930	381,919	
<u>Other Assets</u>				10,044	
CHANGE		ROE Effect			
NET		8.0%		10,044	
<u>Fixed Assets</u>		\$4,038		10,573	
CHANGE				5,000	
NET				15,573	
<u>Core Deposits</u>	238,623	18,366	21,891	316,583	
CHANGE	50,000	15,000	10,000	75,000	
NET	288,623	33,366	31,891	391,583	
<u>Deposits >\$100K</u>		19,937	13,730	37,281	
CHANGE		25,000	25,000	50,000	
NET		44,937	38,730	87,281	
<u>Borrowings</u>	0	55	23	78	
CHANGE				25,000	
NET	0	55	23	25,078	
<u>Other Liabilities</u>				3,646	
CHANGE					
NET				3,646	
<u>Capital & Surplus</u>				23,395	
CHANGE					
NET				23,395	
<u>Undivided Profits</u>		ROE Effect		24,781	
CHANGE		8.05%			
NET		\$4,038		24,781	
<u>FAS 115 MTM</u>				2,010	
CHANGE					
NET				2,010	

FIG. 9

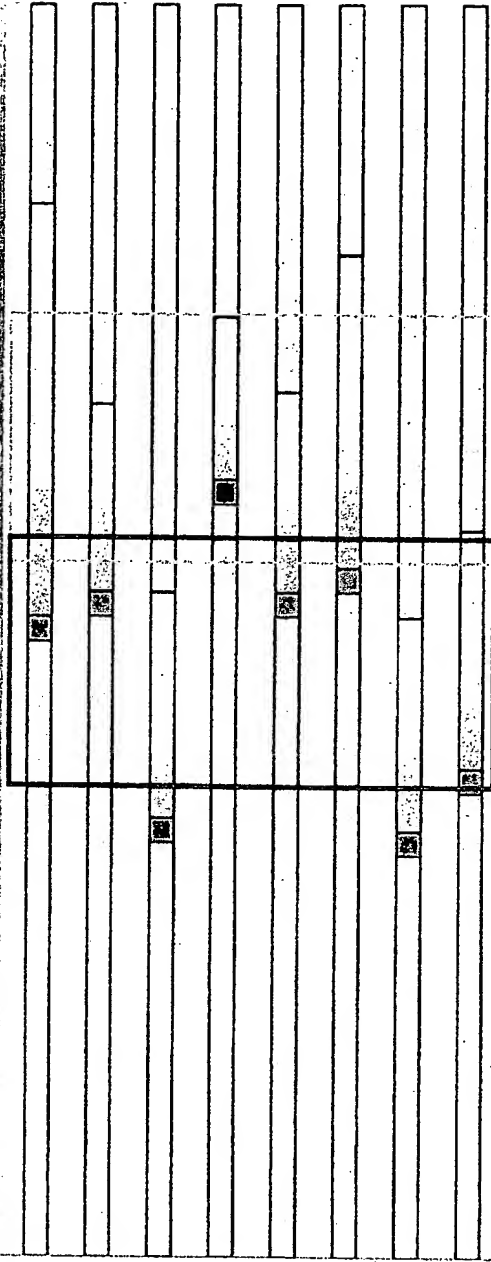
PQMR's POWERVIEW

Example Bank 2

3Q2002*

<F>ocus (61)

Vol. Liab./Inv.
Liab. Cost Vol.
Liab. Cost
(Port. Mkt. Risk)
Acct. IRR
(Liquidity)
Risk vs. Capacity
Cost vs. Equity



"Value"

"Price"

Strategic Market Position

Indicates Strategic Support

Indicates Variance from Strategy

Change from Base Period*

(Liquidity) 0 indicates reciprocal scale

* Base Period changes from "Last Period" to "Current Period base case" in "what-if" scenario ("?" in Date field). Focus box "shadow" shows Strategic Drift of the base case vs. last period, or strategic impact of "what-if" changes vs current base case.

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FIG. 10

